

**Information to identify the case:**

Debtor 1	Lauren Eve Williams	Social Security number or ITIN	xxx-xx-3517
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 4/29/19
Case number: 19-11366-BFK			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Lauren Eve Williams	
2. All other names used in the last 8 years		
3. Address	1917 Youngblood St. McLean, VA 22101	
4. Debtor's attorney Name and address	Pro Se	
5. Bankruptcy trustee Name and address	Janet M. Meiburger The Meiburger Law Firm, P.C. 1493 Chain Bridge Road, Suite 201 McLean, VA 22101-5726	Contact phone 703-556-9404 Email: <a href="mailto:trustee@meiburgerlaw.com">trustee@meiburgerlaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	200 South Washington Street Alexandria, VA 22314	<b>For the Court:</b> Clerk of the Bankruptcy Court: William C. Redden
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	Date: May 1, 2019
<b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029		
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<b>7. Meeting of creditors</b>	<b>June 6, 2019 at 11:00 AM</b>	Location: <b>1725 Duke Street, Suite 520, Alexandria, VA 22314</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
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<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: August 5, 2019</b>
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	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Lauren Eve Williams  
DebtorCase No. 19-11366-BFK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-9

User: glennj  
Form ID: 309APage 1 of 1  
Total Noticed: 12

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db	+Lauren Eve Williams, 1917 Youngblood St., McLean, VA 22101-5532
14832731	+Bushman Law Group, 2800 Shirlington Road, Suite 503, Arlington VA 22206-3606
14832730	+Goldenberg & Phillips, PC, 1921 Gallows Rd, Suite 110, Vienna, VA 22182-3994
14832729	+Volkswagen, 300 Tice Blvd #230, Woodcliff Lake, NJ 07677-8420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BJMMEIBURGER.COM May 02 2019 08:08:00 Janet M. Meiburger, The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
14832722	+EDI: CAPITALONE.COM May 02 2019 08:13:00 Capital One Bank, 1680 Capital One Drive, McLean, VA 22102-3407
14832723	+EDI: CAPITALONE.COM May 02 2019 08:13:00 Capital One CREDIT, 6125 Lakeview Rd Suite 800, Charlotte, NC 28269-2605
14832724	EDI: CHASE.COM May 02 2019 08:13:00 Chase credit card - Amazon, P O Box 36520, Louisville, KY 40233-6520
14832725	+EDI: WFNNB.COM May 02 2019 08:13:00 Comenity Bank - Pier 1, One Righter Pkwy Suite 100, Wilmington, DE 19803-1533
14832726	+EDI: DCI.COM May 02 2019 08:13:00 Diversified Consultants Inc. - Comcast, 10550 DEERWOOD PARK BLVD, SUITE 309, JACKSONVILLE, FL 32256-2805
14832728	+EDI: IIC9.COM May 02 2019 08:13:00 IC System Inc, 444 Hwy 96 E, St Paul, MN 55127-2557
14832727	+EDI: RMSC.COM May 02 2019 08:13:00 Synchrony Bank - Care Credit, 140 Wekiva Springs Road, Longwood, FL 32779-3604

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14832721 Lauren Eve Williams, Creditors - 4.29.2019

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Janet M. Meiburger	trustee@meiburgerlaw.com, VA41@ecfcbis.com
John P. Fitzgerald, III	ustpregion04.ax.ecf@usdoj.gov

TOTAL: 2